

Information to identify the case:

Debtor 1	<u>Hak Jae Lim</u>	Social Security number or ITIN	xxx-xx-0437
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Ki Hea Kim</u>	Social Security number or ITIN	xxx-xx-2746
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-32565-MBK			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Hak Jae Lim

Ki Hea Kim

2/15/19

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Hak Jae Lim
 Ki Hea Kim
 Debtors

Case No. 18-32565-MBK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

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 Total Noticed: 41

Date Rcvd: Feb 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 17, 2019.

db/jdb
 517869620 +Hak Jae Lim, Ki Hea Kim, 15 Appleby Lane, East Brunswick, NJ 08816-3616
 517869622 Bank of America Business Advantage, P.O. Box 982238, El Paso, TX 79998-2238
 517869624 +Barclays Bank Delaware, 2365 Northside Drive Suite 300, San Diego, CA 92108-2709
 517869622 +Chang Zhi Jin (JCJ Sushi Inc.), 219-11 46th Avenue, 2nd Floor, Bayside, NY 11361-3524
 517869629 +Dae Sub Choi, c/o Michael S. Kimm, Esq., 333 Sylvan Ave., Suite 106,
 Englewood Cliffs, NJ 07632-2705
 517869631 +Dragon Cui Inc. (Longbin Cui), 31-22 Union Street, 6A, Flushing, NY 11354-2367
 517869632 +Edward S. Zizmor, Esq., 60 Court Street, Hackensack, NJ 07601-7050
 517869633 +Fein Such, 7 Century Drive, Suite 201, Parsippany, NJ 07054-4673
 517869635 +HSBC Bank USA, N.A., 1 Mortgage Way, Mount Laurel, NJ 08054-4637
 517869634 +Home Depot, P.O. Box 9001010, Louisville, KY 40290-1010
 517869636 +Hyun Seok Choi, 36-35 167th Street, Apt 2F, Flushing, NY 11358-2116
 517869638 +Lie Ren Inc. (Zianhu Lin), 147-30 38th Avenue, Apt 1K, Flushing, NY 11354-4863
 517869639 Macy's, PO Box 9001094, Louisville, KY 40290-1094
 517869640 Macy's Star Rewards, PO Box 9001094, Louisville, KY 40290-1094
 517869641 +Morton Sushi Inc. (Ling Gao Wu), 147-25 Sanford Avenue, Apt 2K, Flushing, NY 11355-1213
 517869643 +PayPal Credit, PO Box 5138, Lutherville Timonium, MD 21094-5138
 517869644 +Seung Youn Kang, 2165a N. Central Road, Fort Lee, NJ 07024-7601
 517869645 +Sushi Maru Ko Inc. (Mind Hao Cai), 3312 Murray Lane, Flushing, NY 11354-3211
 517869646 +Sushi Master Choi Corp (Piao Xianghua), 144-35 Roosevelt, 2B, Flushing, NY 11354-6217
 517869648 TD Auto Finance, PO Box 16035, Lewiston, ME 04243-9517
 517869647 +Tasty Sushi Inc., 136-43 35th Avenue, Flushing, NY 11354-2961
 517869650 +U.S. Dept of Education, PO BOX 9003, Niagara Falls, NY 14302-9003
 517887043 +Wismettac Asian Foods, c/o Wolkin Law Group, 235 W. Giaconda Way, Suite 217,
 Tucson, AZ 85704-4343
 517869652 +Won Whi Choi, 800 Park Ave., Fort Lee, NJ 07024-3768
 517869654 +Woo Sik Kim, 3410 Orange Ave, Roanoke, VA 24012-6451
 517869655 +YL Myoung Hyon, 144-34 38th Avenue, 3F, Flushing, NY 11354-5936

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr

+EDI: QTJORR.COM Feb 16 2019 05:08:00 Thomas Orr, Law Office of Thomas J. Orr,
 321 High Street, Burlington, NJ 08016-4411
 smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 16 2019 00:22:45 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 16 2019 00:22:43 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517869619 EDI: BANKAMER.COM Feb 16 2019 05:08:00 Bank of America, PO BOX 15019,
 Wilmington, DE 19886-5019
 517869621 EDI: TSYS2.COM Feb 16 2019 05:08:00 Barclays Bank Delaware, P.O. Box 13337,
 Philadelphia, PA 19101-3337
 517869623 +EDI: CAPITALONE.COM Feb 16 2019 05:08:00 Capital One Bank, P.O. Box 6492,
 Carol Stream, IL 60197-6492
 517869625 +EDI: CHASE.COM Feb 16 2019 05:13:00 Chase Bank, 340 S. Cleveland Avenue, Bldg. 370,
 Westerville, OH 43081-8917
 517869626 EDI: CHASE.COM Feb 16 2019 05:13:00 Chase Bank USA, N.A., PO BOX 15153,
 Wilmington, DE 19886-5153
 517869627 EDI: CHASE.COM Feb 16 2019 05:13:00 Chase Card Member Service, PO BOX 15153,
 Wilmington, DE 19886-5153
 517869628 EDI: CHASE.COM Feb 16 2019 05:13:00 Chase Card Services, PO Box 15548,
 Wilmington, DE 19886-5548
 517869630 E-mail/Text: bankruptcy.bnc@ditech.com Feb 16 2019 00:22:29 Ditech Financial LLC,
 P.O. Box 6172, Rapid City, SD 57709-6172
 517869637 EDI: TFSR.COM Feb 16 2019 05:08:00 Lexus Financial Services, P.O. Box 5236,
 Carol Stream, IL 60197-5236
 517869642 EDI: NAVIENTFKASMDOE.COM Feb 16 2019 05:13:00 Navient - Dept. Of Ed Loan Servicing,
 PO BOX 9635, Wilkes Barre, PA 18773-9635
 517869649 EDI: TFSR.COM Feb 16 2019 05:08:00 Toyota Financial Services, PO BOX 5855,
 Carol Stream, IL 60197-5855
 517869651 E-mail/Text: john.flagg@wismettacusa.com Feb 16 2019 00:22:13 Wismettac Asian Foods, Inc.,
 602 Washington Avenue, Carlstadt, NJ 07072-2902

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517869653 Woo Sik Kim
 aty* +Thomas Orr, Law Office of Thomas J. Orr, 321 High Street, Burlington, NJ 08016-4411
 TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-3

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 41

Date Rcvd: Feb 15, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 17, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 15, 2019 at the address(es) listed below:

Jae Y. Kim on behalf of Debtor Hak Jae Lim jkim@jyklaw.com,
jhkim@jyklaw.com;jyklaw@yahoo.com;kimjr83713@notify.bestcase.com
Jae Y. Kim on behalf of Joint Debtor Ki Hea Kim jkim@jyklaw.com,
jhkim@jyklaw.com;jyklaw@yahoo.com;kimjr83713@notify.bestcase.com
Jill Manzo on behalf of Creditor HSBC BANK USA, N.A. bankruptcy@feinsuch.com
Jill Manzo on behalf of Creditor PHH MORTGAGE CORPORATION, as servicer for HSBC BANK USA,
N.A. bankruptcy@feinsuch.com
Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com
Richard James Tracy, III on behalf of Creditor TD Auto Finance LLC rtracy@schillerknapp.com,
tshariff@schillerknapp.com;kcollins@schillerknapp.com;ahight@schillerknapp.com
Thomas Orr tom@torrlaw.com, Torr@ecf.epiqsystems.com
Thomas Orr on behalf of Trustee Thomas Orr tom@torrlaw.com, Torr@ecf.epiqsystems.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9